

<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL</i>		
<i>Project Name/Number:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R</i>		

## Filing at a Glance

Company: Columbus Life Insurance Company

Product Name: CLIC/Legacy Survivorship VUL SERFF Tr Num: WSST-125730392 State: ArkansasLH  
- 2001 CSO/NDL

TOI: L06I Individual Life - Variable

SERFF Status: Closed

State Tr Num: 39693

Sub-TOI: L06I.202 Joint (Last Survivor) -  
Flexible Premium

Co Tr Num: CL 79 0203 R (2001  
CSO)

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Elaine Greer, Megan  
Thomas, Lisa Cooper, Nikki Lape,  
Ramona Piercefield

Disposition Date: 07/24/2008

Date Submitted: 07/21/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: CLIC/Legacy Survivorship VUL - 2001 CSO/NDL

Status of Filing in Domicile: Pending

Project Number: CL 79 0203 R

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing has been  
submitted to our domiciliary state of Ohio and is  
pending approval.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/24/2008

State Status Changed: 07/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: 2001 CSO REQUIRED COMPLIANCE CHANGES

CL 79 0203 AR R Schedule Pages

<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>

*Product Name:* CLIC/Legacy Survivorship VUL - 2001 CSO/NDL  
*Project Name/Number:* CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R

Columbus Life Insurance Company – NAIC Code # 99937

The above referenced form is being submitted in final print for review and approval. This form is new and is being submitted as an insert to update our existing policy, Form CL 79 0203 AR, to the 2001 CSO Tables. Form CL 79 0203 AR was approved for use in your state on 02/21/2002. Upon approval, these schedule pages will begin use on January 1, 2009.

If applicable, required certifications/transmittals are enclosed.

#### Domiciliary Filing:

This filing has been submitted to our domiciliary state of Ohio and is pending approval.

#### Description of Schedule Pages:

The only changes to the schedule pages from those that were submitted with the policy are as follows:

1. The form number has been changed from CL 79 0203 AR to CL 79 0203 AR R. This form number change is being made for the schedule pages only. The form number of the existing contract has not changed.
2. The maturity age has been changed from 100 to 120 to correspond with the new 2001 CSO tables.
3. The CSO table has been changed from the 1980 to 2001 CSO Table.
4. The guaranteed maximum cost of insurance charges have been revised in accordance with 2001 CSO tables.
5. The hypothetical dates within the schedule pages have been updated as if the policy was issued with an effective date of 1/1/2009.

We certify that these pages will be used for new issues only and that no other changes have been made to this form other than those listed above required to comply with mortality table changes or secondary changes necessitated by the mortality table change.

#### Actuarial Memorandum and Demonstration:

Actuarial schedule for the base policy is also enclosed supporting the change to the 2001 CSO tables.

<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL</i>		
<i>Project Name/Number:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R</i>		

#### Statements of Variability:

The enclosed Statement of Variability describes the bracketed material contained in the Schedule Pages. This information is considered variable and subject to change in accordance with the circumstances as described. The bracketing is consistent with the items that were bracketed in the original filing.

#### Format:

This form is submitted in final printed format and is subject to only minor modification in paper size and stock, ink, border, typographical errors, printing in the form of a booklet, and formatting pages to conform to our printer requirements. No change in language will occur.

I look forward to your review and approval.

## Company and Contact

#### Filing Contact Information

Nikki Lape, Product & State Filing Analyst	Nikki.Lape@wslife.com
400 Broadway	(800) 446-0795 [Phone]
Cincinnati, OH 45202	(513) 357-4123[FAX]

#### Filing Company Information

Columbus Life Insurance Company	CoCode: 99937	State of Domicile: Ohio
400 East Fourth Street	Group Code: 836	Company Type: Life
Cincinnati, OH 45202	Group Name: West-Southern Group	State ID Number:
(800) 446-0795 ext. [Phone]	FEIN Number: 31-1191427	

-----

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	\$50.00 per filing X 1 filing = \$50.00
Per Company:	No

*SERFF Tracking Number:*      *WSST-125730392*      *State:*      *Arkansas*  
*Filing Company:*      *Columbus Life Insurance Company*      *State Tracking Number:*      *39693*  
*Company Tracking Number:*      *CL 79 0203 R (2001 CSO)*  
*TOI:*      *L06I Individual Life - Variable*      *Sub-TOI:*      *L06I.202 Joint (Last Survivor) - Flexible*  
                *Premium*  
  
*Product Name:*      *CLIC/Legacy Survivorship VUL - 2001 CSO/NDL*  
*Project Name/Number:*      *CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbus Life Insurance Company	\$50.00	07/21/2008	21516405

<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL</i>		
<i>Project Name/Number:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	07/24/2008	07/24/2008

### Amendments

<b>Item</b>	<b>Schedule</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Life & Annuity Supporting Document - Acturial Memo		Ramona Piercefield	07/22/2008	07/22/2008

<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL</i>		
<i>Project Name/Number:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R</i>		

## Disposition

Disposition Date: 07/24/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	WSST-125730392	State:	Arkansas
Filing Company:	Columbus Life Insurance Company	State Tracking Number:	39693
Company Tracking Number:	CL 79 0203 R (2001 CSO)		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.202 Joint (Last Survivor) - Flexible Premium
Product Name:	CLIC/Legacy Survivorship VUL - 2001 CSO/NDL		
Project Name/Number:	CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Acturial Memo		No
Supporting Document	Life & Annuity - Acturial Memo	Withdrawn	No
Supporting Document	Actuarial Information		No
Supporting Document	Statement of Variability		Yes
Form	Schedule Page		Yes

*SERFF Tracking Number:*      *WSST-125730392*      *State:*      *Arkansas*  
*Filing Company:*      *Columbus Life Insurance Company*      *State Tracking Number:*      *39693*  
*Company Tracking Number:*      *CL 79 0203 R (2001 CSO)*  
*TOI:*      *L06I Individual Life - Variable*      *Sub-TOI:*      *L06I.202 Joint (Last Survivor) - Flexible Premium*  
  
*Product Name:*      *CLIC/Legacy Survivorship VUL - 2001 CSO/NDL*  
*Project Name/Number:*      *CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R*

**Amendment Letter**

Amendment Date:

Submitted Date:      07/22/2008

**Comments:**

We recently discovered that our actuary's signature was absent from the Actuarial Memorandum originally submitted. Please find a revised Actuarial Memorandum attached with the required signature. We apologize for this inconvenience and look forward to your continued review.

Sincerely,

Ramona Piercefield  
Jr. Product & State Filing Analyst

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Life & Annuity - Acturial Memo**

Comment:

JSVUL\_act\_memo.pdf



<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL</i>		
<i>Project Name/Number:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R</i>		

## Form Schedule

**Lead Form Number:** CL 79 0203 R

<b>Review Status</b>	<b>Form Number</b>	<b>Form Type</b>	<b>Form Name</b>	<b>Action</b>	<b>Action Specific Data</b>	<b>Readability</b>	<b>Attachment</b>
	CL 79 0203 AR R	Schedule Pages	Schedule Page	Initial		0	CL 79 0203 AR R.pdf

## Policy Schedule

**Owner:** [ John Doe ]      **Policy Number:** [ CM1234567V ]

**Insureds:**      **Age and Sex:**      **Risk Class:**

[ John Doe ]      [ 35, Male ]      [ Preferred (Non-Tobacco User) ]

[ Jane Doe ]      [ 35, Female ]      [ Preferred (Non-Tobacco User) ]

**Specified Amount:** [ \$250,000 ]      **Policy Date:** [ 01-01-2009 ]

**Minimum Issue Limit:** \$250,000      **Planned Premium:** [ \$500.00 Annually ]

**Death Benefit Option:** [ 1 ]      **Payable to Younger Insured's Age:** 120

Term No-Lapse Guarantee Minimum Monthly Premium: [ \$29.50 ]

Maximum Premium Expense Charge Rates: See Maximum Premium Expense Charge Page

Maximum State Tax Charge Rate: 3.00%

Maximum Monthly Per Policy Charge: \$9.00 Per Policy

Monthly Per \$1,000 Charge Rate: See Per \$1,000 Charge Page

Maximum Monthly Cost of Insurance Charge Rates: See Guaranteed Maximum Cost of Insurance Charges Page

Maximum Mortality and Expense Risk Charge Rates: See Maximum Mortality and Expense Risk Charge Page

Surrender Charges: See Surrender Charges Page

Withdrawal Fee: \$50 for each withdrawal after first in policy year

Transfer Fee: \$10 for each transfer from a Sub-Account after the twelfth in a policy year

Maximum Loan Interest Rate Charged: 4.00%

Minimum Guaranteed Fixed Account Interest Rate: 3.00%

**NOTE:** It is possible that coverage will expire prior to the younger Insured's age 120 due either to insufficient premium or unfavorable variable account performance, or the combined effect of both.

## Policy Schedule (continued)

### Allocation of Net Premium

(Percentages must be in whole numbers and must total 100%)

[	AIM V.I. Basic Value
	AIM V.I. Capital Appreciation
	AIM V.I. Core Equity
	DWS Equity 500 Index VIP
	DWS Small Cap Index VIP
	Fidelity VIP Asset Manager
	Fidelity VIP Balanced
	Fidelity VIP Contrafund
	Fidelity VIP Equity-Income
	Fidelity VIP Freedom 2010
	Fidelity VIP Freedom 2015
	Fidelity VIP Freedom 2020
	Fidelity VIP Freedom 2025
	Fidelity VIP Freedom 2030
	25% Fidelity VIP Growth
25%	Fidelity VIP Growth & Income
	Fidelity VIP Mid Cap
	Fidelity VIP Money Market
	Franklin Growth and Income Securities
	Franklin Income Securities
	Franklin Large Cap Growth Securities
	Franklin U.S. Government
	25% Janus Aspen Forty
25%	Janus Aspen Mid Cap Growth
	Janus Aspen Worldwide Growth
	Mutual Shares Securities
	Oppenheimer International Growth
	Oppenheimer MidCap
	Oppenheimer Strategic Bond
	Putnam VT Growth and Income
	Putnam VT International Equity
	Putnam VT Small Cap Value
	Templeton Foreign Securities
	Templeton Growth Securities
	Touchstone Aggressive ETF
	25% Touchstone Baron Small Cap Growth
	Touchstone Conservative ETF
	Touchstone Core Bond
25%	Touchstone Enhanced ETF
	Touchstone High Yield
	Touchstone Large Cap Core Equity
	Touchstone Mid Cap Growth
	Touchstone Moderate ETF
	Touchstone Money Market
	Touchstone Third Avenue Value
	Van Kampen LIT Capital Growth
	Van Kampen LIT Comstock
	Van Kampen UIF Emerging Markets Equity
25%	Van Kampen UIF Mid Cap Value
	Columbus Life Fixed Account ]

## Policy Schedule (continued)

### Maximum Premium Expense Charge

<u>Policy Year</u>	<u>Up To Target Premium</u>	<u>In Excess Of Target Premium</u>
1 – 12	7.50%	4.25%
13 +	3.50%	2.75%

<u>Target Premium</u>	<u>Effective Date</u>
[ \$885.00	01/01/2009 ]

## Policy Schedule (continued)

### Guaranteed Maximum Cost of Insurance Charges Rates Per Thousand Dollars Of Net Amount at Risk

Policy Year	Maximum Monthly Rate	Policy Year	Maximum Monthly Rate
1	0.000105	44	2.978569
2	0.000332	45	3.503543
3	0.000599	46	4.110115
4	0.000925	47	4.795053
5	0.001298	48	5.549142
6	0.001764	49	6.392242
7	0.002342	50	7.343633
8	0.003078	51	8.414106
9	0.004017	52	9.604099
10	0.005185	53	10.903801
11	0.006632	54	12.296998
12	0.008342	55	13.766813
13	0.010180	56	15.243133
14	0.012091	57	16.701715
15	0.014391	58	18.214692
16	0.017276	59	19.792598
17	0.020947	60	21.436012
18	0.025593	61	23.052537
19	0.031374	62	24.622486
20	0.038977	63	26.275298
21	0.048442	64	28.021036
22	0.059616	65	29.883517
23	0.072299	66	31.648924
24	0.086750	67	33.217421
25	0.104483	68	34.901878
26	0.126798	69	36.684043
27	0.155279	70	38.557360
28	0.190901	71	40.530645
29	0.233885	72	42.766860
30	0.284090	73	45.289107
31	0.342237	74	47.618197
32	0.407991	75	50.925926
33	0.482961	76	47.619048
34	0.568371	77	55.555556
35	0.668570	78	83.333333
36	0.788947	79	83.333333
37	0.937932	80	83.333333
38	1.119169	81	83.333333
39	1.325472	82	83.333333
40	1.561482	83	83.333333
41	1.832400	84	83.333333
42	2.149275	85	83.333333
43	2.527270		

This table shows the guaranteed maximum Cost of Insurance Charge rates for the policy without riders. These rates are joint second-to-die mortality calculations based on the [2001 CSO Male and Female Non-Smoker Mortality Tables] as specified by the risk classes of the Insureds shown on the Policy Schedule.

## **Policy Schedule** (continued)

**Per \$1,000 Charge**  
**Rate Per Thousand Dollars of Specified Amount**

**Monthly  
Rate**

---

[ .06250 ]

## Policy Schedule (continued)

### Maximum Mortality and Expense Risk Charge

Policy Year	Variable Account Value Band	Rate	
		Monthly	Annualized
1 – 12	All	0.075000%	0.90%
13 +	First \$25,000	0.075000%	0.90%
	Next \$25,000	0.054167%	0.65%
	Next \$200,000	0.033333%	0.40%
	Excess over \$250,000	0.025000%	0.30%

## Policy Schedule (continued)

### Surrender Charges

Policy Month	Amount	Policy Month	Amount
1-60	\$1,263.75	100	\$702.06
61	\$1,249.68	101	\$688.07
62	\$1,235.69	102	\$674.00
63	\$1,221.63	103	\$659.93
64	\$1,207.56	104	\$645.94
65	\$1,193.57	105	\$631.88
66	\$1,179.50	106	\$617.81
67	\$1,165.43	107	\$603.82
68	\$1,151.44	108	\$589.75
69	\$1,137.38	109	\$575.68
70	\$1,123.31	110	\$561.69
71	\$1,109.32	111	\$547.63
72	\$1,095.25	112	\$533.56
73	\$1,081.18	113	\$519.57
74	\$1,067.19	114	\$505.50
75	\$1,053.13	115	\$491.43
76	\$1,039.06	116	\$477.44
77	\$1,025.07	117	\$463.38
78	\$1,011.00	118	\$449.31
79	\$996.93	119	\$435.32
80	\$982.94	120	\$421.25
81	\$968.88	121	\$403.73
82	\$954.81	122	\$386.12
83	\$940.82	123	\$368.59
84	\$926.75	124	\$351.07
85	\$912.68	125	\$333.46
86	\$898.69	126	\$315.94
87	\$884.63	127	\$298.41
88	\$870.56	128	\$280.81
89	\$856.57	129	\$263.28
90	\$842.50	130	\$245.76
91	\$828.43	131	\$228.15
92	\$814.44	132	\$210.63
93	\$800.38	133	\$193.10
94	\$786.31	134	\$175.49
95	\$772.32	135	\$157.97
96	\$758.25	136	\$140.44
97	\$744.18	137	\$122.84
98	\$730.19	138	\$105.31
99	\$716.13	139	\$87.79
		140	\$70.18
		141	\$52.66
		142	\$35.13
		143	\$17.52
		144	\$0.00
		145 or more	\$0.00

A policy month begins on a Monthly Anniversary Day and ends on the day before the Monthly Anniversary Day in the next calendar month. Policy month 1 begins on the Policy Date.



<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL</i>		
<i>Project Name/Number:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R</i>		

## Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>WSST-125730392</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbus Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39693</i>
<i>Company Tracking Number:</i>	<i>CL 79 0203 R (2001 CSO)</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.202 Joint (Last Survivor) - Flexible Premium</i>
<i>Product Name:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL</i>		
<i>Project Name/Number:</i>	<i>CLIC/Legacy Survivorship VUL - 2001 CSO/NDL/CL 79 0203 R</i>		

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Statement of Variability

07/14/2008

**Comments:**

**Attachment:**

Statement of Variability - CL 79 0203 R - Data Pages.pdf

## Columbus Life Insurance Company

### Statement of Variability

#### Policy Form CL 79 0203 R

This document defines the range of variation of bracketed items found in the policy's schedule pages.

#### Owner / Insured Specific Variables

The filed specimen policy form includes hypothetical information within the brackets shown on the Schedule page. In an issued contract, these fields will reflect information specific to the Owner / Insured.

#### Information Shown on Policy Schedule Pages:

<b>Owner:</b>	Owner's name
<b>Insureds:</b>	First and Second Insureds' names
<b>Age and Sex:</b>	First and Second Insureds' ages at issue and sexes
<b>Risk Class:</b>	First and Second Insureds' risk classifications
<b>Specified Amount:</b>	Specified amount of the policy selected by the owner on the application
<b>Planned Premium:</b>	Premium amount and mode selected by owner on the application Premium modes available are annual, semi-annual, quarterly, or monthly

#### Variables that are Not Owner-Specific

The variables bracketed on the filed schedule page and described in the policy contain current restrictions set by the Company upon development of the policy. Any changes to these variables will be made in a nondiscriminatory fashion. If any of these variables change from the amount as filed, they will be changed for all new issues, such that there will be only one plan available in the market at any one time.

These items are being filed as variable so that we can adjust them if dictated by market conditions, evidence of antiselection, experience that is markedly different from pricing assumptions, etc. Any change to the items will result in a new value remaining within the ranges specified below.

#### Information Shown on Policy Schedule Pages:

<b>Policy Number:</b>	Number assigned by company to identify the policy
<b>Policy Date:</b>	Based on the date underwriting is completed, except may be an earlier date under limited backdating rules
<b>Death Benefit Option:</b>	Either 1 or 2. Option 1 is a level death benefit option. Option 2 is an increasing death benefit option
<b>Term No-Lapse Guarantee Minimum Monthly Premium:</b>	This is the premium required to be paid each month in order to pass the No-Lapse Guarantee test. It varies based on the first and second insureds' issue ages, sexes, and classes.

**Information Shown on Allocation of Net Premium Page:**

**Allocation of Net Premium:** Percentages shown as allocated for available funds by the policy owner

**Information Shown On Maximum Premium Expense Charge Page:**

**Target Premium:** The target premium is used to determine the Premium Expense Charge for the Policy.

**Effective Date:** The Effective Date lists the date the Policy was issued.

**Information Shown on Guaranteed Maximum Cost of Insurance Charges Page:**

**Maximum Cost of Insurance Rates** A blend of the maximum cost of insurance rates for each insured. The maximum rates for each insured will match the sex and class of the insured and reflect any substandard mortality. The maximum range of variation is 100% to 300% of the appropriate 2001 CSO ALB ultimate table (monthly basis).

**Mortality Table basis of Maximum Cost of Insurance Rates** Appropriate 2001 CSO mortality Table, based on the first and second insureds' sexes and classes.

**Information Shown on Per \$1,000 Charge Page:**

**Monthly Rate:** Maximum range of variation is \$0.00 - \$20.00.

**Information Shown on Surrender Charges Page:**

**Surrender Charges:** These charges vary based upon the Specified Amount and the insureds' Ages, Sexes and Classes.